

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:
Andrea S. Zerbini

Debtor(s)

Andrea S. Zerbini

Movant

v.

Remote DBA Experts, LLC, and
Ronda J. Winnecour

Respondent(s)

Bankruptcy No. 14-22395-JAD

Chapter 13

Related To Doc. No. 116

ORDER OF COURT

AND NOW, this 20th day of Decemb, 2016, upon consideration of the
Debtor's Expedited Motion to Approve Settlement and Motion to Amend Schedules, it is hereby
ORDERED, ADJUDGED and DECREED that:

1. The Debtor's Motion to Approve Settlement is GRANTED;
2. The Settlement Agreement is APPROVED and Remote DBA Experts, LLC is directed to pay the
proceeds of the Settlement Agreement directly to the Debtor as provided in the Settlement
Agreement; and
3. The Debtor's Motion to Amend Schedules as provided in the Motion is GRANTED.

BY THE COURT:



Jeffery A. Deller
Chief U.S. Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:
All Creditors and Parties in Interest

FILED
12/20/16 1:52 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Andrea S. Zerbini
DebtorCase No. 14-22395-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jbre
Form ID: pdf900Page 1 of 3
Total Noticed: 66

Date Rcvd: Dec 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2016.

db Andrea S. Zerbini, 5 Cross Street, Crafton, PA 15205-2709
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

sp +Mark G. Moynihan, 112 Washington Place, Suite 1-N, Pittsburgh, PA 15219-3424
13870348 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
13870352 Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394
13907368 +Borough of Crafton, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870353 +Borough of Crafton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
13907369 +Borough of Crafton/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870355 +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
13870356 Capital One, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285
13870357 +Capital One Bank (USA), N.A., 15000 Capital One Drive, Richmond, VA 23286-0001
13870360 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
13870363 +David Fein, Esquire, KML Law Group, P.C., Home Retention Dept, Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

13870366 +Dr. Vitasta Bazaz, MD, 2100 Jane St Suite 210, Pittsburgh, PA 15203-2076
13870369 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
13870370 +Equitable Gas Compnay, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860

13870373 HSBC Bank Nevada N.A., P.O. Box 5253, Carol Stream, IL 60197-5253
13870376 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
(address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379)

13870377 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
13870378 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

13870381 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
13870386 +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
13893427 +PNC Bank, National Association, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13893426 +PNC Mortgage, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13870385 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
13870388 +Priscilla S. Bowes, 5 Cross Street, Pittsburgh, PA 15205-2709
13870392 T-Mobil Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410
13870393 Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
13870395 +Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14144379 Verizon, PO Box 5156, Tampa, FL 33675-5156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy@cavps.com Dec 21 2016 01:40:50 Cavalry Portfolio Services, 500 Summit Lake Dr., Suite #400, Valhalla, NY 10595-2322

13899603 +E-mail/Text: bncmail@w-legal.com Dec 21 2016 01:40:43 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13870349 E-mail/Text: legal@arsnational.com Dec 21 2016 01:40:10 ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023

13938174 +E-mail/Text: g20956@att.com Dec 21 2016 01:41:00 AT&T, 1801 Valley View Ln, Dallax, TX 75234-8906

13870350 +E-mail/Text: g20956@att.com Dec 21 2016 01:41:00 AT&T, c/o Midland Bankruptcy, 5407 Andrews Highway, Midland, TX 79706-2851

13870351 +E-mail/Text: g20956@att.com Dec 21 2016 01:41:00 AT&T Mobility, AT&T Services, Inc., One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2694

13881034 +E-mail/Text: g20956@att.com Dec 21 2016 01:41:01 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

13899560 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 21 2016 01:51:18 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

13870354 +E-mail/Text: notices@burt-law.com Dec 21 2016 01:41:08 Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600

13870358 +E-mail/Text: bankruptcy@cavps.com Dec 21 2016 01:40:50 Cavalry Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340

13871332 +E-mail/Text: bankruptcy@cavps.com Dec 21 2016 01:40:50 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

13870359 +E-mail/Text: compliance@chaserec.com Dec 21 2016 01:41:08 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503

13870361 +E-mail/Text: ccusa@ccuhome.com Dec 21 2016 01:39:56 Credit Collections USA, 256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158

13870362 +E-mail/Text: ccusa@ccuhome.com Dec 21 2016 01:39:56 Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209

District/off: 0315-2

User: jbre
Form ID: pdf900

Page 2 of 3
Total Noticed: 66

Date Rcvd: Dec 20, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13870364 E-mail/Text: electronicbkydocs@nelnet.net Dec 21 2016 01:40:40 Dept of Ed/Nelnet,
121 S 13th St, Lincoln, NE 68508-1904
13870365 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 21 2016 01:41:00
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
13870367 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Dec 21 2016 01:41:09 Duquesne Light Company,
Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),
Pittsburgh, PA 15219-1942
13870368 +E-mail/Text: bknotice@erccollections.com Dec 21 2016 01:40:40
Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
13870371 +E-mail/PDF: gecsed@recoverycorp.com Dec 21 2016 01:45:36 GE Capital/Walmart,
PO Box 965024, Orlando, FL 32896-5024
13870372 E-mail/PDF: gecsed@recoverycorp.com Dec 21 2016 01:45:54 GECRB/JC Penneys, PO Box 965007,
Orlando, FL 32896-5007
13870374 +E-mail/Text: bankruptcy@icsystem.com Dec 21 2016 01:41:00 I.C. Systems Inc,
P.O. Box 64378, St. Paul, MN 55164-0378
13870375 E-mail/Text: bankruptcy@icsystem.com Dec 21 2016 01:41:00 I.C. Systems, Inc.,
444 Highway 96 East, PO Box 64794, Saint Paul, MN 55164-0794
13937304 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 21 2016 01:40:46 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
13870379 +E-mail/Text: ebn@ltdfin.com Dec 21 2016 01:40:10 LTD Financial Services, L.P.,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
13870380 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 21 2016 01:40:34 Midland Funding LLC,
8875 Aero Drive Suite 200, San Diego, CA 92123-2255
13870382 +E-mail/Text: egssupportservices@egscorp.com Dec 21 2016 01:40:44
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2368
13870383 E-mail/Text: electronicbkydocs@nelnet.net Dec 21 2016 01:40:40 Nelnet, P.O. Box 82561,
Lincoln, NE 68501-2561
13870387 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 21 2016 01:51:32
Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard,
Norfolk, VA 23502
13918377 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 21 2016 02:09:09
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13870384 E-mail/Text: csc.bankruptcy@amwater.com Dec 21 2016 01:41:07 Pennsylvania American Water,
PO Box 578, Alton, IL 62002-0578
13888351 E-mail/Text: bnc-quantum@quantum3group.com Dec 21 2016 01:40:15
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
13891143 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 21 2016 01:45:58 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
13870391 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 21 2016 01:45:58 Regional Acceptance Corporation,
Attention CDV Analyst, 1424 East Fire Tower Road, Greenville, NC 27858-4105
13870390 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 21 2016 01:45:58 Regional Acceptance Corporation,
PO Box 830913, Birmingham, AL 35283-0913
13870389 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 21 2016 01:45:58 Regional Acceptance Corporation,
266 Beacon Drive, Winterville, NC 28590-7924
13881219 +E-mail/Text: electronicbkydocs@nelnet.net Dec 21 2016 01:40:40 US Department of Education,
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Crafton
cr Carlynton School District
cr PNC BANK, NATIONAL ASSOCIATION
13891291* Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
13870394 ##+Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078
13870396 ##+Verizon Wireless Bankruptcy, PO Box 3397, Bloomington, IL 61702-3397
13870397 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 3, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jbre
Form ID: pdf900

Page 3 of 3
Total Noticed: 66

Date Rcvd: Dec 20, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Crafton jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,
cnoroski@grblaw.com
Mark G. Moynihan on behalf of Debtor Andrea S. Zerbini mark@moynihanlaw.net,
moynihan.mark@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7